TING ITEM 7/17/03





COMMISSIONERS MARC SPITZER - Chairman JIM IRVIN WILLIAM A. MUNDELL JEFF HATCH-MILLER MIKE GLEASON



WINKE SENUKUW DIRECTOR

SECURITIES DIVISION 1300 West Washington, Third Floor Phoenix, AZ 85007-2996 TELEPHONE: (602) 542-4242 FAX: (602) 594-7470 E-MAIL: accsec@ccsd.cc.state.az.us

ARIZONA CORPORATION COMMISSION

MEMORANDUM

TO:

ORIGINAL

Marc Spitzer, Chairman

Jim Irvin

William A. Mundell

Jeff Hatch-Miller

Mike Gleason

FROM:

Mark Sendrow

Director of Securities

DATE:

July 1, 2003

RE:

Proposed Consent Order Against Respondents Stephen Rosenbaum and Bobbie Jo

DOCKETED BY

Arizona Corporation Commission

DOCKETED

JUL 0 2 2003

Swartz, In the matter of Non-Stop Shopping.com, Inc. dba 2c2k.com, Inc., et al.

(Docket No. S-03427A-02-0000)

CC:

James G. Jayne, Interim Executive Secretary

Attached is a proposed Order to Cease and Desist, Order of Restitution, Order for Administrative Penalties and Consent to Same by Respondents: Stephen Rosenbaum ("Rosenbaum") and Bobbie Jo Swartz ("Swartz") (the "Order"). The Order requires Rosenbaum and Swartz to cease and desist from violations of the Securities Act of Arizona, to pay restitution to investors in the amount of \$55,000.00, and to pay administrative penalties of \$5,000.00 each, for a total penalty of \$10,000.

This is the second Order coming before the Commission in connection with the above-captioned matter. As you will recall, beginning on or about June 30, 1999, and continuing through at least October 29, 1999, Respondents offered or sold, within or from Arizona, securities in the form of stock in 2c2k.com to at least nine individuals, most of whom were Arizona residents at the time of the stock sales.

Rosenbaum and Swartz directly brought in investors who made five separate investments. They represented to these investors that 2c2k was an internet start-up company that intended to set up an on-line "shopping mall" that would provide an opportunity for Internet shoppers to purchase various goods and services. Although Rosenbaum and Swartz did negotiate with various

merchants to offer goods and services, the company did not set up a website that actually offered these goods and services for sale. Following a "reverse merger" involving 2c2k and a publicly-traded "shell" company, Rosenbaum and Swartz arranged with the investors they had brought in to the company to repay them for their investments. They have agreed to provide the Division with a signed document in the form included as Exhibit "A" to the Order confirming that those investors have received full satisfaction with respect to the monies invested in 2c2k.

The proposed Order finds that Rosenbaum and Swartz offered or sold unregistered securities within or from Arizona, in the form of stock in 2c2k. The proposed Order also finds that Rosenbaum and Swartz offered or sold securities without being properly registered to make such sales. The proposed Order requires Rosenbaum and Swartz to cease and desist from any further violations of the Securities Act, to pay restitution to investors with whom they had direct contact in the amount of \$55,000.00, and to pay an administrative penalty in the total amount of \$10,000.00 (\$5,000.00 each).

The Division recommends this proposed Order on the following grounds: The order provides for full restitution to the investors these Respondents brought in to the company, who are the only investors with whom these Respondents had any direct contact. The requested administrative penalty is reasonable, and reflects a reduction from the possible penalty based upon the cooperation of Rosenbaum and Swartz in the Division's investigation. This Order will resolve the matter for all Respondents except one.¹

Originator: Kathleen Coughenour DeLaRosa

¹ The remaining Respondent, Donald L. Levine, was served June 5, 2003, and has not yet responded requesting a hearing. As a result, the Division anticipates it will bring to the Commission in the near future a default order with respect to Mr. Levine.

BEFORE THE ARIZONA CORPORATION COMMISSION

3	In the matter of)) DOCKET NO. S-03427A-02-0000
4	NON-STOP SHOPPING.COM, INC. d/b/a 2C2K.COM, INC.)
5	4757 East Greenway Road Phoenix, Arizona 85032) DECISION NO.
6	THOOMA, THIZONG 03032	
7	DONALD L. LEVINE 2 West Waltann Lane	ORDER TO CEASE AND DESIST, ORDEROF RESTITUTION, ORDER FOR
8	Phoenix, Arizona 85023) ADMINISTRATIVE PENALTIES AND) CONSENT TO SAME BY RESPONDENTS:
9	KENNETH MARK DEUBNER 7911 East Princess Drive, #1249) STEPHEN ROSENBAUM and BOBBIE JO) SWARTZ
10	Scottsdale, Arizona 85255	
	STEPHEN ROSENBAUM	
11	6801 East Evans Drive)
	Scottsdale, Arizona 85254	
12	DODDIE IO CULADEZ	
13	BOBBIE JO SWARTZ 6801 East Evans Drive	
	Scottsdale, Arizona 85254	
14)
	Respondents.)
15)

STEPHEN ROSENBAUM ("ROSENBAUM"), an unmarried man, and BOBBIE JO SWARTZ ("SWARTZ"), an unmarried woman (collectively "CONSENTING RESPONDENTS") elect to permanently waive any right to a hearing and appeal under Articles 11 and 12 of the Securities Act of Arizona, A.R.S. § 44-1801 et seq. ("Securities Act") with respect to this Order To Cease And Desist, Order of Restitution, Order for Administrative Penalties and Consent to Same by Respondents: Stephen Rosenbaum and Bobbie Jo Swartz ("Order"). CONSENTING RESPONDENTS admit the jurisdiction of the Arizona Corporation Commission ("Commission"); neither admit nor deny the Findings of Fact and Conclusions of Law contained in this Order; and consent to the entry of this Order by the Commission.

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I.

FINDINGS OF FACT

Respondents

- 1. At all times material hereto Respondent KENNETH MARK DEUBNER ("DEUBNER") was a married man and an Arizona resident; his last Arizona residence address was 7911 East Princess Drive #149, Scottsdale, Arizona. His current address is 25 Highland Park Village, Box 100, Dallas, Texas 75205. DEUBNER is an attorney who is licensed to practice law in Texas, but not licensed to practice law in Arizona.
- 2. At all times material hereto, Respondent NON-STOP SHOPPING.COM, INC. d/b/a 2C2K.COM, INC. ("2C2K") was a Nevada corporation authorized to do business in Arizona, with its registered place of business in Arizona at 4757 East Greenway Road in Phoenix, Arizona.
- 3. At all times material hereto, Respondent ROSENBAUM was a single man and an Arizona resident.
- 4. At all times material hereto, Respondent SWARTZ was a single woman and an Arizona resident.
- 5. It is alleged in the Notice of Opportunity for Hearing in this matter that, at all times material hereto, Respondent DONALD L. LEVINE ("LEVINE") was an Arizona resident and a married man; his last known residence address was 2 West Waltann Lane, Phoenix, Arizona. It is further alleged that, at all times material hereto, LEVINE operated a marketing and public relations business in Phoenix, which operated from his former residence at 1301 East Missouri in Phoenix, Arizona.
- 6. CONSENTING RESPONDENTS did acts within and from Arizona out of which the claims herein arose.

The Securities Operation

- 7. On or about June 30, 1999, 2C2K was incorporated as a Nevada corporation.
- 8. Pursuant to the incorporating documents, DEUBNER was the initial President and

Secretary of 2C2K. DEUBNER was replaced as President on or about July 2, 1999, by LEVINE. From July 2, 1999 to September 19, 1999, DEUBNER served as Executive Vice President, Secretary, and Treasurer of 2C2K. DEUBNER resigned all offices with 2C2K on September 19, 1999, but again commenced to serve as 2C2K's sole officer and director on February 9, 2000, following the resignation of LEVINE as a corporate officer.

- 9. At the time of its incorporation, 2C2K had no tangible assets.
- 10. 2C2K was authorized to do business in Arizona on or about July 9, 1999, as a d/b/a designation of NON-STOP SHOPPING.COM, INC.
- 11. CONSENTING RESPONDENTS planned that 2C2K would establish an on-line "shopping mall" that would provide an opportunity for Internet shoppers to purchase various products.
- 12. 2C2K had an agreement with Quantum Computer Services, Inc., dba MyOwnEmail.com ("MOE"), a Louisiana corporation, pursuant to which MOE had agreed to provide advertising to email subscribers for the 2C2K "mall."
- 13. CONSENTING RESPONDENTS negotiated with merchants to offer goods and services through the 2C2K Internet "shopping mall"; however, a website that actually offered the goods and services these merchants had agreed to provide was never set up online.
- 14. Beginning on or about June 30, 1999, CONSENTING RESPONDENTS offered and sold securities, namely shares of stock in 2C2K, within and from Arizona; CONSENTING RESPONDENTS promoted their investment to potential investors through personal contacts with potential investors.
- 15. CONSENTING RESPONDENTS were aware that a written business plan for 2C2K (the "Business Plan"), had been prepared, copies of which were provided to some potential investors in 2C2K.
- 16. Shares of 2C2K stock were offered and sold to at least nine investors, and a total of \$55,000 was received from investors as a result of such sales by Consenting Respondents. Although

the sales were purportedly made pursuant to a private placement exemption from registration, CONSENTING RESPONDENTS failed to comply with the requirements for such an exemption from registration. CONSENTING RESPONDENTS' failures to comply included failure to ensure that the investors all were accredited or sophisticated investors, and/or failure to provide investors with sufficient truthful information to enable them adequately to evaluate the risks of the investment.

- 17. Funds received from at least six investors were wire transferred by the investors directly to DEUBNER's Texas attorney's Trust Account; the remaining investment funds were deposited into LEVINE's personal bank account or into an account established for the benefit of 2C2K.
- 18. When funds were received from investors into DEUBNER's Texas attorney's Trust Account, DEUBNER immediately disbursed all such funds by writing checks to himself and to other RESPONDENTS, including a company controlled by Consenting Respondents.
- 19. Subsequent to the offers and sales referred to herein, 2C2K entered into an agreement with eFling.com, Inc., a Nevada corporation, pursuant to which eFling.com, Inc. acquired 2C2K. 2C2K thereupon ceased to exist as an independent entity.
- 20. The securities referred to above were not registered pursuant to the provisions of Articles 6 or 7 of the Securities Act. .
- 21. CONSENTING RESPONDENTS offered or sold securities within or from Arizona, while not registered as dealers or salesmen pursuant to the provisions of Article 9 of the Securities Act.
- 22. CONSENTING RESPONDENTS made, participated in, or induced certain of the offers and/or sales referred to herein.

II.

CONCLUSIONS OF LAW

1. The Commission has jurisdiction over this matter pursuant to Article XV of the Arizona Constitution and the Securities Act.

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- CONSENTING RESPONDENTS offered or sold securities within or from Arizona, 2. within the meaning of A.R.S. §§ 44-1801(15), 44-1801(21), and 44-1801(26).
- 3. CONSENTING RESPONDENTS violated A.R.S. § 44-1841 by offering or selling securities that were neither registered nor exempt from registration.
- CONSENTING RESPONDENTS violated A.R.S. § 44-1842 by offering or selling 4. securities while neither registered as dealers or salespersons nor exempt from registration.
- CONSENTING RESPONDENTS' conduct is grounds for a cease and desist order 5. pursuant to A.R.S. § 44-2032.
- CONSENTING RESPONDENTS' conduct is grounds for an order of restitution in 6. the form set out in the Order, pursuant to A.R.S. § 44-2032.
- 7. CONSENTING RESPONDENTS' conduct is grounds for administrative penalties under A.R.S. § 44-2036.

III.

ORDER

THEREFORE, on the basis of the Findings of Fact, Conclusions of Law, and the consent of ROSENBAUM and SWARTZ to the entry of this Order, the Commission finds that the following relief is appropriate, in the public interest, and necessary for the protection of investors:

IT IS ORDERED, pursuant to A.R.S. § 44-2032, that CONSENTING RESPONDENTS, and any of their agents, employees, successors and assigns, permanently cease and desist from violating the Securities Act.

IT IS FURTHER ORDERED, pursuant to A.R.S. § 44-2032, that CONSENTING RESPONDENTS shall, pay restitution to the investors to whom they made direct offers, specifically Richard Romano, Richard Romano, Jr., Todd A. Davis Trust, Ronald H. Davis Trust, and David R. Davis Trust, in the total amount of \$55,000. Full restitution to these investors shall have been made prior to the date of entry of this Order, and CONSENTING RESPONDENTS shall have provided proof, satisfactory to the Securities Division, that such restitution has been

paid in full. If such restitution has not been made and/or such proof has not been provided, then payment shall be made by cashier's check or money order payable to the "State of Arizona" to be placed in an interest-bearing account maintained and controlled by the Arizona Attorney General. The Arizona Attorney General shall disburse such funds on a pro rata basis to investors.

In lieu of the payment of \$55,000 plus interest, Consenting Respondents may file a written Release Agreement in one or more counterparts, in the form attached hereto, duly executed respectively by Richard Romano, Richard Romano, Jr., Todd A. Davis Trust, Ronald H. Davis Trust and David R. Davis.

If CONSENTING RESPONDENTS do not comply with this order of restitution, any outstanding balance shall be in default and shall be immediately due and payable, plus interest at the rate of 10% per annum from the date of this Order until paid in full.

IT IS FURTHER ORDERED, pursuant to A.R.S. § 44-2036, that CONSENTING RESPONDENTS shall jointly pay an administrative penalty in the amount of \$5,000, payable to the "State of Arizona." Payment shall be made by cashier's check(s) or money order(s) payable to the "State of Arizona", on the date of this Order or not later than six (6) months from and after the date of this Order. Any amount outstanding shall accrue interest at the rate of 10% per annum from the date of this Order until paid in full. The payment obligations for the administrative penalties shall be subordinate to any restitution obligations ordered herein and shall become immediately due and payable only after restitution payments have been paid in full, or if CONSENTING RESPONDENTS have defaulted prior to fulfilling their restitution obligations. For the purposes of this Order, a bankruptcy filing by either of CONSENTING RESPONDENTS shall be an act of default on CONSENTING RESPONDENTS' restitution obligations.

...

Decision No.

IT IS FURTHER ORDERED that this Order shall become effective immediately. 1 BY ORDER OF THE ARIZONA CORPORATION COMMISSION 2 3 4 COMMISSIONER COMMISSIONER CHAIRMAN 5 6 COMMISSIONER COMMISSIONER 7 IN WITNESS WHEREOF, I, JAMES G. JAYNE, Interim Executive Secretary of the Arizona Corporation 8 Commission, have hereunto set my hand and caused the official seal of the Commission to be affixed at the 9 Capitol, in the City of Phoenix, this _____ day of ______, 2003. 10 11 12 JAMES G. JAYNE 13 Interim Executive Secretary 14 15 DISSENT 16 17 This document is available in alternative formats by contacting Shelly M. Hood, Executive Assistant to the Executive Secretary, voice phone number 602-542-3931, E-mail 18 shood@cc.state.az.us. 19 (KCD) 20 21 22 23 24 25 26 7

CONSENT TO ENTRY OF ORDER

- 1. STEPHEN ROSENBAUM ("ROSENBAUM"), an individual, admits the jurisdiction of the Commission over the subject matter of this proceeding. ROSENBAUM acknowledges that he has been fully advised of his right to a hearing to present evidence and call witnesses and ROSENBAUM knowingly and voluntarily waives any and all rights to a hearing before the Commission and all other rights otherwise available under Article 11 of the Securities Act and Title 14 of the Arizona Administrative Code. ROSENBAUM acknowledges that this Order To Cease And Desist, Order of Restitution, Order for Administrative Penalties and Consent to Same by Respondents: Stephen Rosenbaum and Bobbie Jo Swartz ("Order") constitutes a valid final order of the Commission.
- 2. ROSENBAUM knowingly and voluntarily waives any right under Article 12 of the Securities Act to judicial review by any court by way of suit, appeal, or extraordinary relief resulting from the entry of this Order.
- 3. ROSENBAUM acknowledges and agrees that this Order is entered into freely and voluntarily and that no promise was made or coercion used to induce such entry.
- 4. ROSENBAUM acknowledges that he has been represented by counsel in this matter, he has reviewed this Order with his attorney, and he understands all terms it contains.
- 5. ROSENBAUM neither admits nor denies the Findings of Fact and Conclusions of Law contained in this Order.
- 6. By consenting to the entry of this Order, ROSENBAUM agrees not to take any action or to make, or permit to be made, any public statement denying, directly or indirectly, any Finding of Fact or Conclusion of Law in this Order or creating the impression that this Order is without factual basis. ROSENBAUM will undertake steps necessary to assure that all of his agents and employees, if any, understand and comply with this agreement.
- 7. While this Order settles this administrative matter between ROSENBAUM and the Commission, ROSENBAUM understands that this Order does not preclude the Commission from

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instituting other administrative proceedings based on violations that are not addressed by this Order.

- 8. ROSENBAUM understands that this Order does not preclude the Commission from referring this matter to any governmental agency for administrative, civil, or criminal proceedings that may be related to the matters addressed by this Order.
- 9. ROSENBAUM understands that this Order does not preclude any other agency or officer of the state of Arizona or its subdivisions from instituting administrative, civil or criminal proceedings that may be related to matters addressed by this Order.
- 10. ROSENBAUM agrees that he will not apply to the state of Arizona for registration as a securities dealer or salesman or for licensure as an investment adviser or investment adviser representative until such time as all restitution and penalties under this Order are paid in full.
- 11. ROSENBAUM agrees that for a period of one year after the date of this Order, he will not exercise any control over any entity that offers or sells securities or provides investment advisory services, within or from Arizona.
- 12. ROSENBAUM agrees that until restitution and penalties are paid in full, ROSENBAUM will notify the Director of the Securities Division within 30 days of any change in home address or any change in ROSENBAUM's ability to pay amounts due under this Order.
- 13. ROSENBAUM understands that default shall render him liable to the Commission for its costs of collection and interest at the maximum legal rate.
- 14. ROSENBAUM agrees that he will continue to reasonably cooperate with the Securities Division including, but not limited to, providing complete and accurate testimony at any hearing in this matter and cooperating with the state of Arizona in any related investigation or any other matters arising from the activities described in this Order.

ROSENBAUM consents to the entry of this Order and agrees to be fully bound by its terms and conditions. If ROSENBAUM breaches any provision of this Order, the Commission may vacate this Order and restore this case to its active docket. 16. This Order settles all claims involving this administrative matter between Rosenbaum and the Commission. Ityphen Rosel
PHEN ROSENBAUM SUBSCRIBED AND SWORN TO BEFORE me this $\frac{25}{4}$ day of $\frac{1}{100}$ My Commission Expires: OFFICIAL SEAL AMY R. CORKILL NOTARY PUBLIC - STATE OF ARIZONA MARICOPA COUNTY My Commission Expires Jan. 13, 2007

CONSENT TO ENTRY OF ORDER

- 1. BOBBIE JO SWARTZ ("SWARTZ"), an individual, admits the jurisdiction of the Commission over the subject matter of this proceeding. SWARTZ acknowledges that she has been fully advised of her right to a hearing to present evidence and call witnesses and SWARTZ knowingly and voluntarily waives any and all rights to a hearing before the Commission and all other rights otherwise available under Article 11 of the Securities Act and Title 14 of the Arizona Administrative Code. SWARTZ acknowledges that this Order To Cease And Desist, Order of Restitution, Order for Administrative Penalties and Consent to Same by Respondents: Stephen Rosenbaum and Bobbie Jo Swartz ("Order") constitutes a valid final order of the Commission.
- 2. SWARTZ knowingly and voluntarily waives any right under Article 12 of the Securities Act to judicial review by any court by way of suit, appeal, or extraordinary relief resulting from the entry of this Order.
- 3. SWARTZ acknowledges and agrees that this Order is entered into freely and voluntarily and that no promise was made or coercion used to induce such entry.
- 4. SWARTZ acknowledges that she has been represented by counsel in this matter, she has reviewed this Order with her attorney, and she understands all terms it contains.
- 5. SWARTZ neither admits nor denies the Findings of Fact and Conclusions of Law contained in this Order.
- 6. By consenting to the entry of this Order, SWARTZ agrees not to take any action or to make, or permit to be made, any public statement denying, directly or indirectly, any Finding of Fact or Conclusion of Law in this Order or creating the impression that this Order is without factual basis. SWARTZ will undertake steps necessary to assure that all of her agents and employees, if any, understand and comply with this agreement.
- 7. While this Order settles this administrative matter between SWARTZ and the Commission, SWARTZ understands that this Order does not preclude the Commission from instituting other administrative proceedings based on violations that are not addressed by this

Order.

- 8. SWARTZ understands that this Order does not preclude the Commission from referring this matter to any governmental agency for administrative, civil, or criminal proceedings that may be related to the matters addressed by this Order.
- 9. SWARTZ understands that this Order does not preclude any other agency or officer of the state of Arizona or its subdivisions from instituting administrative, civil or criminal proceedings that may be related to matters addressed by this Order.
- 10. SWARTZ agrees that she will not apply to the state of Arizona for registration as a securities dealer or salesman or for licensure as an investment adviser or investment adviser representative until such time as all restitution and penalties under this Order are paid in full.
- 11. SWARTZ agrees that for a period of one year after the date of this Order, that she will not exercise any control over any entity that offers or sells securities or provides investment advisory services, within or from Arizona.
- 12. SWARTZ agrees that until restitution and penalties are paid in full, SWARTZ will notify the Director of the Securities Division within 30 days of any change in home address or any change in SWARTZ's ability to pay amounts due under this Order.
- 13. SWARTZ understands that default shall render her liable to the Commission for its costs of collection and interest at the maximum legal rate.
- 14. SWARTZ agrees that she will continue to reasonably cooperate with the Securities Division including, but not limited to, providing complete and accurate testimony at any hearing in this matter and cooperating with the state of Arizona in any related investigation or any other matters arising from the activities described in this Order.
- 15. SWARTZ consents to the entry of this Order and agrees to be fully bound by its terms and conditions. If SWARTZ breaches any provision of this Order, the Commission may vacate this Order and restore this case to its active docket.

1	16. This Order settles all claims involving this administrative matter between Swarts
2	and the Commission.
3	
4	BOBBIE JO SWARTZ
5	STATE OF AVIZORA)
6	County of Marcopa) ss.
7	SUBSCRIBED AND SWORN TO BEFORE me this 25 day of ULL , 2003.
8	ACAOLO
9	NOTARY PUBLIC
10	My Commission Expires: Jan B, 2007
11	OFFICIAL SEAL AMY R. CORKILL NOTARY PUBLIC - STATE OF ARIZONA
12	MARICOPA COUNTY My Commission Expires Jan. 13, 2007
13	Rosenbaum & Swartz Consent.Doc
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RELEASE AGREEMENT

The undersigned, whose notarized signatures appear below, do hereby acknowledge as follows in connection with pending proceedings before the Arizona Corporation Commission ("Commission"), Docket No. S-03427A-02-000, Decision No. 65770, entitled In the Matter of Non-Stop Shopping.Com, Inc., et. al:

- 1. The Consenting Respondents designated in said Docket No. S-03427A-02-0000, namely Stephen Rosenbaum and Bobbie Jo Swartz, have fully satisfied their obligation to pay to the undersigned, in the aggregate, the sum of \$55,000 as restitution pursuant to the Order To Cease And Desist signed by the Commission;
- 2. The undersigned do hereby further release and forever discharge the Consenting Respondents from any and all claims that the undersigned may have against the Consenting Respondents arising out of or in connection with the undersigned's purchase of shares from Non-Stop Shopping.Com, dba 2C2K.com.
- 3. The undersigned do hereby further affirm that the Consenting Respondents have assigned to the Undersigned shares of stock in an affiliated company having sufficient present value to fully satisfy the undersigned that they have been fully compensated for any losses sustained by them resulting from their purchase of shares of Non-Stop Shopping. Com, Inc. dba 2C2K. com.

RICHARD ROMANO	•	
STATE OF	_)	
County of) ss. _)	
SUBSCRIBED AND SWORN TO	BEFORE me this day of _	
2003 by Richard Romano.		. we
	NOTARY PUBLIC	

My Commission Expires:

RONALD H. DAVIS TRUST

My Commission Expires:

Ву:				
(Print Name)				
STATE OF)			
County of) ss.)			
SUBSCRIBED AND SWORN TO	BEFORE	me this	_ day of	
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My Commission Expires:				
DAVID R. DAVIS TRUST				
By:				
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STATE OF)			
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RICHARD ROMANO, JR.		
STATE OF)		
) ss. County of)		
SUBSCRIBED AND SWORN TO BEFORE	E me this day of	
2003 by Richard Romano, Jr.		
	NOTARY PUBLIC	
My Commission Expires:		
TODD A. DAVIS TRUST		
By:		
(Print Name)		
STATE OF) ss.		
County of) ss.		
SUBSCRIBED AND SWORN TO BEFORE	E me this day of	
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